

S O C I A L S E C U R I T Y T O D A Y

Volume 2, Number 2

An official publication of the Social Security Administration

September / October 1997

ACCESS VS. PRIVACY

Should information be provided online?

What do Social Security's customers think about retrieving their *Personal Earnings and Benefit Estimate Statement* (PEBES) through the Internet? This became an important question for the Agency this spring and summer.

Our customers gave us their answers loud and clear. In general, they applauded use of the Internet to give people access to their own personal information in Social Security records. But they also said we needed to do more to ensure confidentiality — to make sure the information goes to the right person.

Accordingly, Acting Commissioner John J. Callahan announced on September 4 that the Agency will provide a new, online version of the PEBES to Internet users by the end of 1997 using important security authentication features, namely:

- People will have the choice of whether or not they want their personal information available to them on the Internet. To "unlock" their information, they will need to tell Social Security.

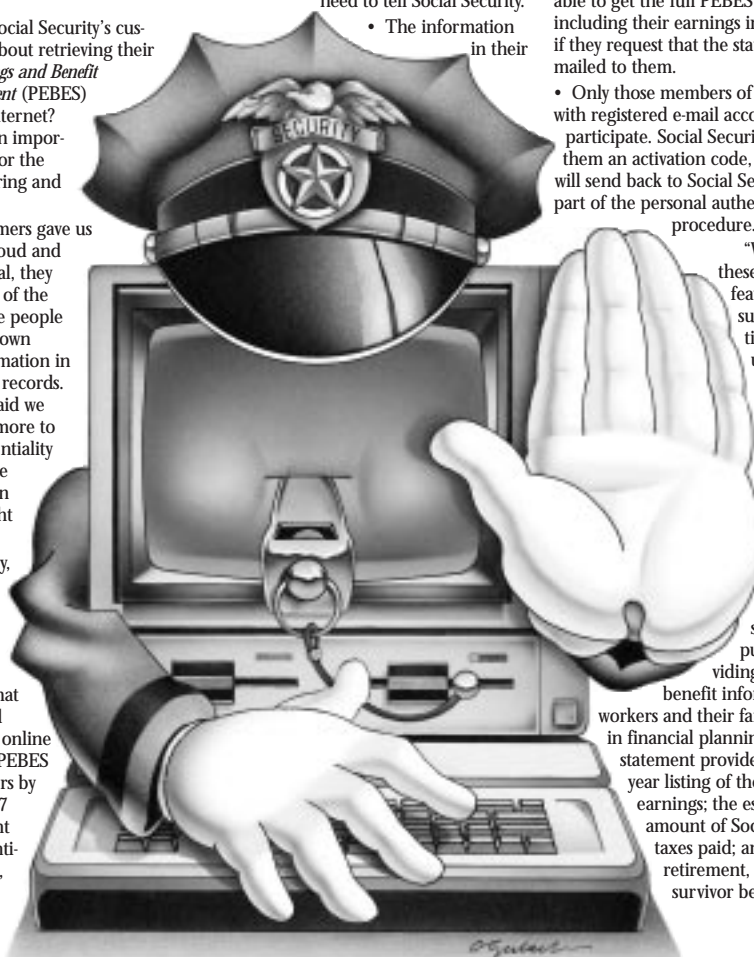
- The information in their

statements will be benefit estimates only. Online statements will not include their earnings histories, which many people consider sensitive. But people will be able to get the full PEBES statement, including their earnings information, if they request that the statement be mailed to them.

- Only those members of the public with registered e-mail accounts will participate. Social Security will e-mail them an activation code, which users will send back to Social Security as part of the personal authentication procedure.

"We believe these additional features provide sufficient protection of individual privacy to justify offering a PEBES service once again on the Internet," Dr. Callahan said.

The PEBES offers an important service to the public by providing wage and benefit information that workers and their families can use in financial planning. The full statement provides a year-by-year listing of the worker's earnings; the estimated amount of Social Security taxes paid; and estimates of retirement, disability and survivor benefits payable.



WELFARE REFORM UPDATE

A new law now expands Supplemental Security Income (SSI) eligibility for many noncitizens. The Balanced Budget Act of 1997, signed by President Clinton on August 6, 1997 provides relief to noncitizens in the SSI program who were affected by 1996 welfare reform legislation. Under this new law, legal immigrants who were receiving SSI as of August 22, 1996 will remain eligible for SSI as long as they continue to meet all the other eligibility requirements. Also, more categories of noncitizens are now eligible for SSI, and the length of time certain noncitizens can receive SSI has been extended. The noncitizen provisions of the Balanced Budget Act are retroactive to

August 22, 1996, the enactment date of the welfare reform legislation. A brief summary of the noncitizen provisions follows.

EXTENDED ELIGIBILITY PERIOD

Refugees, asylees and individuals whose deportation has been withheld can be eligible for SSI payments for up to seven years. Previously, the time limit was five years. The extended eligibility period gives individuals more time to meet their citizenship requirements.

NEW ELIGIBILITY CATEGORIES

- Certain legal immigrants who were in the United States on August 22, 1996, but not receiving SSI, and who are blind or disabled under Social Security's rules are eligible for SSI, regardless of their age or the date

their disability or blindness began.

- Certain Cuban or Haitian entrants are eligible for SSI for up to seven years after the date their entrant status was granted.
- Certain Amerasian entrants are eligible for SSI for up to seven years from the date of their admission to the U.S.
- Certain American Indians who are born outside the U.S., or who are members of federally recognized Indian tribes can be eligible for SSI.

In late August, Social Security sent "good news" notices to approximately 570,000 SSI recipients whose eligibility will continue. More information about the noncitizen provisions of the new law is available at local Social Security offices.

MEET A BENEFICIARY

BECKI STRIVES FOR SUCCESS

We all have hopes and dreams. Becki Rohyans wanted to attend college, not something terribly out of the ordinary for many high school students, but for a Downs syndrome child, seemingly impossible. And yet at 22, Becki now attends Carroll College in Helena, Montana and is actually running out of classes to take.

Becki is one of about 700,000 disabled adult children who get Social Security benefits. In all, payments amount to about \$300 million monthly.

After graduating from Capital High School in Helena, the next natural step was college. As one of her counselors put it, "We've always allowed Becki to make the choices in the small things. And now it was time to let her make a major choice."

Before Becki graduated from high school, she received a grant from the Mental and Advisory Council of Montana that included money to make a video documenting her achievements. That video helped Becki land a spot at Carroll College auditing classes. She's also completed a second video documenting her life in college.

At Carroll College, Becki has studied theater and acting, something she's very fond of, adolescent and child psychology, music and personal wellness. While she'll never be a biologist or physicist, college allows her

the opportunity for academic growth and stimulation as well as the opportunity to form personal and social relationships.

Beside auditing one or two classes a semester, Becki also holds down two part-time jobs. One is at a law firm where she does a variety of light tasks and according to her employer fits very well into the social aspects of the company. Another is at a day care center where she works in the kitchen and dining areas and gets everyone ready to leave when the day's over. Since Becki cannot read or write she uses a picture schedule to keep track of her busy days. Her jobs allow her the opportunity for continued growth and development as an individual, gaining confidence in her abilities. She knows she's making a positive contribution.

And she's making her hopes and dreams come true.

Becki is the first person with Downs syndrome in Montana to attend college. But it certainly isn't her only accomplishment. In 1994, she received a Yes I Can Award presented by the Foundation for Exceptional Children in Denver, Colorado. It was one of only 35 such awards given in the U.S. and Canada. She also competes regularly in the Special Olympics where she consistently takes the blue ribbon in the fast walking competition.

Becki was adopted by the Rohyans when she was four months old. At the time she was receiving SSI payments and

continued to receive them as part of her adoption agreement. Becki is severely disabled with Downs syndrome, a genetic condition that affects her mental and physical abilities. She also has a chronic heart problem. "The doctors at the adoption agency thought nature would take its course, and they didn't even tell us that she had a hole in her heart big enough to drive a truck through," says Becki's mom, Jill Rohyans. "But we decided on a more aggressive approach. After spending several months in the hospital as a baby, Becki has never been back, although she continues to take oxygen to supplement her breathing to this day. We could never have done it without Becki's Medicaid."

When Ken Rohyans, Becki's adopted dad retired, her benefits were switched to Social Security disabled child payments. And when she reached 18, they were changed to Disabled Adult Child benefits. As a Social Security beneficiary, Becki's hospital and doctor expenses are now covered by Medicare.

Becki's goals for the future? She's looking forward to moving out on her own. But finding the right housing situation is taking time. She needs help with medication and someone to prepare her meals. But in time it will come, because Becki has a way of setting goals and making them happen.

As Becki's sister Amy put it, "Becki has come so far, from a little child who wasn't supposed to make it, to a grown woman who is experiencing life to the fullest degree."



COMMISSIONER'S MESSAGE



I am pleased to let you know that Social Security received one of the highest ratings ever — 85 percent — in our annual customer satisfaction survey.

The survey confirms that Social Security and its employees are meeting the expectations of our 51 million beneficiaries and 145 million workers paying into the system. Our 65,000 employees are among the best in government and take their commitment to public service seriously.

Customer satisfaction survey results also show —

- courtesy rates were high, ranging from 84 percent for field office representatives to 87 percent for 800-number representatives;
- ratings of staff knowledge, helpfulness and clarity of information provided were more than 80 percent;
- 82 percent of those surveyed were satisfied with written communications; and
- the majority of customers — 61 percent — rated Social Security service as better or much better than that of other federal, state and local government agencies.

In November 1996, three thousand customers were surveyed. Customers sampled for the survey were selected because they applied for benefits, received a decision on a claim or an appeal, received a notice that their payment status changed, or reported a new address or other change in personal information. The survey questionnaire — with a response rate of 78 percent — included contacts made through the mail, our toll-free telephone number or field office visits or calls.

Since 1984, the customer satisfaction survey has been our barometer of customer satisfaction. Results are reported to congressional oversight agencies, as well as to the general public and are used to assess customer preferences in planning for the future. This year's results were up from a 79 percent satisfaction rate in 1976.

Last year, Dalbar, Inc., a Boston financial services company, rated Social Security number one in providing the best telephone service in the country.

The work that our employees do every day directly contributes to such a positive image. These results show that our efforts do pay off and that the service we are providing is truly world class.

Kenneth S. Apfel recently became the 13th Commissioner of Social Security and the first confirmed Commissioner since SSA became an independent agency in 1995. Prior to joining SSA, he served as the Associate Director of the White House Office of Management and Budget and as the Assistant Secretary for Management and Budget at Health and Human Services.

DIVORCED SPOUSES MAY BE ELIGIBLE FOR SOCIAL SECURITY

Perhaps you know someone who fits this description: age 62 or older, divorced, marriage lasted at least 10 years, presently unmarried. That person could be eligible for Social Security benefits even though the ex-spouse is still working and even if the ex-spouse has remarried.

If the ex-spouse has not applied for benefits, but can qualify for them and is 62 or older, the divorced spouse can receive benefits on the ex-spouse's Social Security earnings record provided that they have been divorced for at least two years and meet the requirements listed above.

And, contrary to some beliefs, the amount a divorced person receives doesn't affect the amount of benefits another spouse receives on that record.

If the ex-spouse is deceased, the divorced spouse may be able to

receive benefits even if their marriage did not last for 10 years. That is possible if the divorced spouse is caring their natural or legally adopted child who is under age 16 or disabled. And the benefits will continue until the child reaches age 16 or the child's disability ceases.

Also, if the ex-spouse is deceased, the divorced spouse can begin receiving Social Security benefits at age 60. It's important to know that many women can get higher benefits based on their ex-husband's work record than they can get on their own record.

If you know a divorced person who is 62 or older and may be entitled to Social Security benefits as an ex-spouse, encourage them to apply for benefits. The person will need to know the ex-spouse's Social Security number, or provide his or her date and place of birth and parents' names.

To find out if he or she can receive Social Security benefits as an ex-spouse, the person should call Social Security at 1-800-772-1213, business days, between 7 a.m. and 7 p.m. to speak to a service rep.

WHAT'S NEW ON FAX

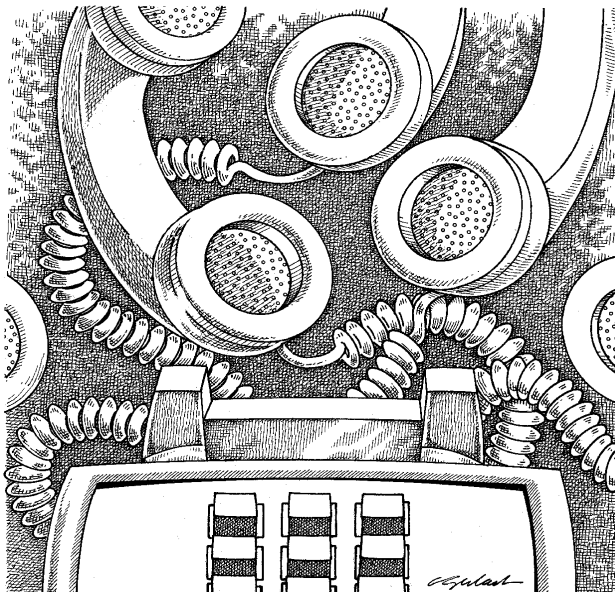
Do you know what to do when someone misuses your Social Security number? If you answered no, you can find out easily from the one of the newest additions to Social Security fax catalog. The July 1997 factsheet, *When Someone Misuses Your Social Security Number*, was recently added to Social Security's fax catalog. The catalog has about 200 pamphlets and factsheets that are available by fax. To get the factsheet, call Social Security's fax line at 1-888-475-7000 from a touch-tone phone. A voice menu will lead you through the steps you need to follow. You do not have to call from a fax machine, but you will need to supply your fax number. When requesting *When Someone Misuses your Social Security Number* ask for document 109.

The 1997 factsheet *Government Pension Offset*, has also been added to the fax catalog. Ask for document 102.

And if you want to find out how your disability claim is reviewed, ask for document 602, *Reviewing Your Disability*.

Other recently updated documents available by fax are —

- 106 *How Your Retirement Benefit Is Figured*
 - 108 *Benefits for Children*
 - 155 *The Definition of Disability for Children*
 - 306 *Social Security Retirement Planning: What You Need to Know*
 - 307 *When to Retire*
 - 312 *Understanding the Role of the Social Security Trust Funds*
 - 313 *What You Should Know About Social Security in Retirement*
 - 314 *When Social Security Is for Children*
 - 315 *Social Security Changes Affect Changing Roles of Women*
 - 316 *Social Security as Life Insurance*
- Social Security's fax line operates 24 hours a day. You can request up to three documents each time you call.



ATTORNEY'S FEES MUST BE APPROVED

You have a right to choose an attorney or other qualified person to represent you in most Social Security matters. However, you should also be aware of what your attorney may charge.

To charge you a fee for his or her services, your representative must first file either a fee agreement or a fee petition with Social Security. Your representative cannot charge you more than the amount that is approved. If either you or your representative disagree with the approved fee, you can ask Social Security to review the information provided.

If a representative charges or collects a fee without Social Security's approval, or charges or collects too much, he or she may be suspended or disqualified from representing anyone before Social Security. He or she may also face criminal prosecution.

For more information about your right to representation, call Social Security at 1-800-772-1213 and ask for the factsheet, *Social Security: Your Right To Representation*, SSA Publication No. 05-10075.

PARENTS' BENEFITS

A parent's worst fear is losing a child. But what if that child is an adult who was supporting the parents? What will they do? Social Security could be the answer.

If you're 62 or older and a deceased son or daughter supported you, you may be eligible for parents' benefits from Social Security. Here are some of the requirements you need to meet for parents' benefits —

- You must be 62 or older;
- You must have been receiving at least half of your support from your child;
- Your son or daughter must have been fully insured with Social Security; and
- You have not remarried after your child's death.

To qualify as a parent of your deceased child, you must be either-

- the natural parent of the worker
- the stepparent of the worker by a marriage before the worker reached 16; or
- a parent who legally adopted the worker before his or her 16th birthday.

For complete information about survivors and parents' benefits, call Social Security at 1-800-772-1213 and ask for the booklets, *Social Security: Survivors Benefits*, and *Social Security: Understanding The Benefits*.

WORKING WITH THE JAYCEES

What do Social Security and the United States Junior Chamber of Commerce have in common? In 1995, the JAYCEES, the largest organization in the U.S., representing individuals 25-39, questioned Social Security's future solvency and whether young Americans knew enough about the system.

Since then, the Jaycees have been working with Social Security to raise the public's understanding of Social Security and seek positive solutions to safeguard the long-term economic health of the nation's old age, survivors and disability insurance program. As part of that effort, the JAYCEES have conducted more than 200 town hall meetings across the country. The meetings give Social Security reps an opportunity to explain how the system works and discuss alternative financing solutions for the future. And it's one more way Social Security is providing world-class service. JAYCEE President Mike Marshall of Princeton, Indiana, has been compiling the input from the town hall meetings and plans to present the findings to Congress sometime in the future.

A QUESTION FOR NURSING HOMES

Are your patients being overpaid? Some Supplemental Security Income (SSI) recipients in nursing homes or intermediate or long-term care facilities are getting money they're not

eligible to receive. Here's why. When Medicaid pays for over 50 percent of your SSI recipient's care, his or her monthly SSI payments are reduced to no more than \$30, since Medicaid will be paying for your patient's basic needs instead of SSI.

Benefits are reduced beginning with the first full month of residence in your facility. If the admission is not reported to Social Security promptly — Public Law 103-387 requires notification within two weeks of admission — recipients may receive more benefits than they're eligible for, causing an overpayment.

Social Security needs the following information as soon as possible after your SSI patient is admitted.

- patient's name and Social Security number;
- the name and address of your facility;
- the date of admission; and
- who will be paying for the recipient's care.

Additionally, to help us decide whether payments should continue in each situation, Social Security would like to know if your records contain a written statement from the attending physician indicating that your SSI patient's stay is expected to last for 90 days or more.

You can make your reports by FAX, by phone or in writing to your local Social Security office. But be sure the report gets to us no later than 14 days after your patient's admission.

RETIREMENT AGE INCREASING

When Social Security was set up in 1935, the age for retirement benefits was 65. But only about half of those working actually lived long enough to collect them. Today with vastly improved conditions in the work place and advances in health care, Americans are living longer than ever before. The average male lives to 76, females about 2 years longer.

It's no surprise then that when it came time to 'fix' Social Security, one of the changes legislated in 1983 was a gradual increase in the age to collect full retirement benefits. As the chart

shows, people born in 1938 are the first to be affected. When the increase is fully phased in, you'll have to be 67 for full retirement benefits.

Here's the run down on retirement ages that could affect you.

Year of birth	Full retirement age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

Of course, you'll still be able to take early retirement benefits when you reach 62. But the amount will be reduced to take into account the longer period of time you'll be receiving benefits.

Social Security Today is published bimonthly to keep readers up to date on important information about the Retirement, Survivors and Disability Insurance programs, Supplemental Security Income and Medicare. Permission is given to reprint articles, pictures and information. We would appreciate citing the Social Security Administration as the source. Please direct correspondence to Editor, Social Security Today, 4-J-10 West High Rise, 6401 Security Boulevard, Baltimore, MD 21235 or send e-mail to Richard.W.Schwartz@ssa.gov. Social Security Today is also available on Internet at www.ssa.gov.

FORMORE INFORMATION

If you'd like more information about any of the items in *Social Security Today*, there's an easy way to find out more. Just call Social Security at 1-800-772-1213 weekdays between 7 a.m. and 7 p.m. To make sure you get through as fast as possible call early in the day. Other good times to call are later in the week and later in the month. If you have access to the Internet, you can also get a variety of information about Social Security programs at www.ssa.gov.



Social Security Administration
SSA Publication No. 05-10110

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